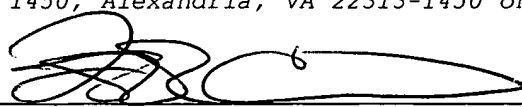




PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

I hereby certify that this correspondence is being deposited with the U.S. Postal Service as first class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on November 3, 2003.


Frank L. Cire

Appl No. : 09/927,296 Confirmation No. 4976
Applicant : James C. Thomas, Jr.
Filed : August 10, 2001
Title : COMPUTERIZED SYSTEM FOR COMBINING INSURANCE COMPANY
AND CREDIT CARD TRANSACTIONS

TC/A.U. : 3627
Examiner : Elaine L. Gort

Docket No. : 45659/TJD/T503
Customer No. : 23363

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AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Post Office Box 7068
Pasadena, CA 91109-7068
November 3, 2003

Commissioner:

In response to the Office action of June 3, 2003, please amend the above-identified application as follows:

Amendments to the Specification begin on page 3 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 4 of this paper.

Amendments to the Drawings begin on page 11 of this paper and include an attached replacement sheet.

Appln No. 09/927,296

Amdt date November 3, 2003

Reply to Office action of June 3, 2003

Remarks/Arguments begin on page 12 of this paper.

An **Appendix** including amended drawings is attached following
page 15 of this paper.